

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John W. Dawe  
Debtor

Case No. 22-00911-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: Oct 25, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2022:**

Recip ID	Recipient Name and Address
db	John W. Dawe, c/o Dorothy Dawe PO Box 112, Lehman, PA 18627-0112
5475270	Bank Of America, PO Box 15284, Wilmington, DE 19850-5284
5475273	Brian A. Campbell, Esquire, 341 Conklin St, Farmingdale, NY 11735-2658
5475276	Choice Privileges, 6811 E Mayo Blvd Ste 100, Phoenix, AZ 85054-3120
5475277	Creditech, PO Box 20330, Lehigh Valley, PA 18002-0330
5475263	Dawe John W, 84 W Union St, Kingston, PA 18704-3808
5475281	Hilton Grand Vacations Orlando, 8122 Arrezzo Way, Orlando, FL 32821-6849
5475282	Hilton Honors Card, PO Box 297879, Fort Lauderdale, FL 33329-7879
5475283	Hilton Resorts Corporation, ATTN: Brian A. Campbell, Esq., 341 Conklin St, Farmingdale, NY 11735-2658
5475264	Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
5475285	# National Debt Relief, 11 Broadway Rm 1732, New York, NY 10004-1312

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + EDI: URSL.COM	Date/Time	Recipient Name and Address
5475265		Oct 25 2022 22:43:00	Alltran Financial, LP, 5800 N. Course Drive, Houston, TX 77072-1613
5475268	Email/PDF: bncnotices@becket-lee.com	Oct 25 2022 18:47:17	American Express, PO Box 981535, El Paso, TX 79998-1535
5475269	Email/PDF: bncnotices@becket-lee.com	Oct 25 2022 18:47:17	American Express, P. O. Box 297879, Ft. Lauderdale, FL 33329-7879
5475271	EDI: TSYS2	Oct 25 2022 22:43:00	Barclay Card Services, P. O. Box 13337, Philadelphia, PA 19101-3337
5475272	EDI: CITICORP.COM	Oct 25 2022 22:43:00	Best Buy, PO Box 6403, Sioux Falls, SD 57117-6403
5475278	EDI: DISCOVER.COM	Oct 25 2022 22:43:00	Discover Financial Services, P. O. Box 6103, Carol Stream, IL 60197-6103
5475279	+ EDI: COLLECTCORP.COM	Oct 25 2022 22:43:00	Gatesone & Co., International, Inc., 455 N. 3rd St., Phoenix, AZ 85004-3924
5475280	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Oct 25 2022 18:35:00	Great Lakes Higher Education, P. O. Box 7860, Madison, WI 53707-7860
5475274	EDI: JPMORGANCHASE	Oct 25 2022 22:43:00	Chase, P. O. Box 15548 Card Member Services, Wilmington, DE 19886-5548
5475275	EDI: JPMORGANCHASE	Oct 25 2022 22:43:00	Chase Ink, PO Box 6185, Westerville, OH 43086-6185
5475284	Email/Text: camanagement@mtb.com	Oct 25 2022 18:35:00	M&T Bank, PO Box 840, Buffalo, NY 14240-0840
5475286	Email/Text: EDBKNotices@ecmc.org		

Oct 25 2022 18:35:00      U.S. Department Of Education, P. O. Box 5609,  
Greenville, TX 75403-5609

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5475266	*+	Alltran Financial, LP, 5800 N. Course Drive, Houston, TX 77072-1613
5475267	*+	Alltran Financial, LP, 5800 N. Course Drive, Houston, TX 77072-1613

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
David J. Harris	on behalf of Debtor 1 John W. Dawe dh@lawofficeofdavidharris.com davidharrisesqsign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
Lisa Ann Rynard (Trustee)	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfcbis.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	John W. Dawe	Social Security number or ITIN xxx-xx-2755
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number: 5:22-bk-00911-MJC		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John W. Dawe

**By the  
court:**10/25/22Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**